

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Paul Michael Grafman  
Marina Grafman  
DebtorsCase No. 13-44600-ess  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: acruz  
Form ID: 213Page 1 of 2  
Total Noticed: 16

Date Rcvd: Jul 29, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2013.

db/jdb +Paul Michael Grafman, Marina Grafman, 1960 Bergen Avenue, Apt. 2B,  
Brooklyn, NY 11234-5868

smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,  
Brooklyn, NY 11201-3719

smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300

smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001

8099310 +Civil Court of NY, Kings County, 141 Livingston Street, Brooklyn, NY 11201-5133

8099312 +Harpo Realty LLC, 77 Fulton St, Ste.17M, New York, NY 10038-1829

8099314 +Marshal, City of NY, 6726 11th Avenue, Brooklyn, NY 11219-5903

8099315 NYS Dept of Tax and Finan, Bankruptcy Section, P.O. Box 5300, Albany, NY 12205-0300

8099316 +REJR LLC, 108 West Merrick Rd, Freeport, NY 11520-3711

8099317 +TBF Financial LLC, 25188 Genesee Trail Rd S, Golden, CO 80401-5702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: waltzer@waltzerlawgroup.com Jul 29 2013 18:15:51 David S Waltzer,  
Law Offices of David S. Waltzer, PC, 1 Central Avenue, Suite 307, Tarrytown, NY 10591

tr +E-mail/Text: LDUC@AOL.COM Jul 30 2013 10:44:58 Gregory Messer,  
Law Offices of Gregory Messer, PLLC, 26 Court Street, Suite 2400, Brooklyn, NY 11242-1124

smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Jul 29 2013 18:18:37 United States Trustee,  
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833

8099309 +EDI: CAPITALONE.COM Jul 29 2013 18:13:00 Capital One Bank (USA), N, Post Office Box 71083,  
Charlotte, NC 28272-1083

8099311 EDI: DISCOVER.COM Jul 29 2013 18:13:00 Discover Financial Servic, Attn: Bankruptcy Dept.,  
P.O. Box 8003, Hilliard, OH 43026-8003

8099313 +EDI: CHASE.COM Jul 29 2013 18:13:00 JP Morgan Chase, Attn: Bankruptcy Dept,  
201 North Central Avenue, Phoenix, AZ 85004-0905

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2013

Signature: 

District/off: 0207-1

User: acruz  
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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2013 at the address(es) listed below:

David S Waltzer on behalf of Debtor Paul Michael Grafman waltzer@waltzerlawgroup.com,  
wdr@waltzerlawgroup.com  
David S Waltzer on behalf of Joint Debtor Marina Grafman waltzer@waltzerlawgroup.com,  
wdr@waltzerlawgroup.com  
Gregory Messer gremesser@aol.com, lduc@aol.com,noblo@aol.com,gmesser@messer-law.com,  
mwilliams@messer-law.com,ny54@ecfbis.com  
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of New York

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/27/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors --- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul Michael Grafman  
1960 Bergen Avenue  
Apt. 2B  
Brooklyn, NY 11234

Marina Grafman  
1960 Bergen Avenue  
Apt. 2B  
Brooklyn, NY 11234

Case Number:  
1-13-44600-ess

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID  
No.:  
xxx-xx-6276  
xxx-xx-1587

Attorney for Debtor(s) (name and address):

David S. Waltzer  
Law Offices of David S. Waltzer, PC  
1 Central Avenue  
Suite 307  
Tarrytown, NY 10591  
Telephone number: (914) 287-0880

Bankruptcy Trustee (name and address):

Gregory Messer  
Law Offices of Gregory Messer, PLLC  
26 Court Street  
Suite 2400  
Brooklyn, NY 11242  
Telephone number: (718) 858-1474

**Meeting of Creditors**

Date: **September 3, 2013**

Time: **03:00 PM**

Location: **Office of the United States Trustee, 271-C Cadman Plaza East, Room 2579 - 2nd Floor, Brooklyn, NY 11201-1800**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 11/4/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

271-C Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800  
Telephone number: (347)394-1700

**For the Court:**

Clerk of the Bankruptcy Court:  
Robert A. Gavin, Jr.

Hours Open: Monday - Friday 9:00 AM - 4:30 PM

Date: 7/29/13

**EXPLANATIONS****B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Undeliverable Notices	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
Form 21 Statement of Social Security #	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
Personal Financial Management Course	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certificate of Completion of the Personal Financial Management Course (Official Form 23) within 60 days after the first date set for the section 341 meeting. If the Personal Financial Management Course Certificate is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>